

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RODE ISLAND

IN RE: DEBORAH OWEN
MICHAEL OWEN
Debtors

BK NO.: 18-10973
CHAPTER 13

AGREED ORDER GRANTING RELIEF FROM AUTOMATIC STAY
PURSUANT TO 11 U.S.C. §362(d)(1)

IC Federal Credit Union, having moved for an Order, pursuant to 11 U.S.C. §362(d)(1), authorizing relief from automatic stay herein, or the granting of adequate protection herein

UPON reading and filing the Notice and Motion for Relief from Automatic Stay, pursuant to 11 U.S.C. §362(d)(1), dated November 17, 2020, together with due proof of service thereof, and upon all pleadings and proceedings heretofore had herein, and the parties having consented hereto, and due deliberation having been had thereon and good and sufficient cause appearing,

NOW, on motion of IC Federal Credit Union, by its counsel, Wallick & Associates, Ltd., it is hereby

ORDERED, that pursuant to 11 U.S.C. §362(d)(1) the Motion of Creditor, IC Federal Credit Union, for Relief from Automatic Stay is granted to the extent hereinafter set forth; and it is further

ORDERED, that debtor shall pay the arrearages (including late charges) in the amount of \$4,149.52 in the following manner: six (6) monthly payments each in the amount of \$691.58 due on or before January 15, 2021, February 15, 2021, March 15, 2021, April 15, 2021, May 15, 2021 and June 15, 2021. Debtor will also resume monthly

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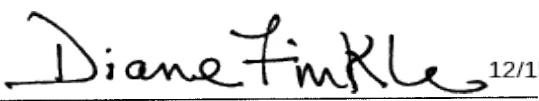
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payments commencing January 15, 2021 pursuant to the terms and provisions of the
Retail Installment Contract; and it is further

ORDERED, that upon any future default by the debtor under the terms and
provisions of the Retail Installment Contract and failure to cure such default within ten
(10) days' written notice to debtor and debtor's counsel, or upon failure to cure arrears as
hereinabove set forth, then IC Federal Credit Union shall be entitled to submit an
Affidavit of Non-Compliance. The Motion will be granted without further Court action
upon the filing of the Affidavit of Non-compliance.

DATED: December 15, 2020
Providence, Rhode Island


Hon. Diane Finkle
United States Bankruptcy Judge
District of Rhode Island

ENTER:

By Debtor's counsel,

By Movant's counsel,
WALLICK & ASSOCIATES, LTD.

/s/ Janet Goldman
Janet Goldman, Esq.
51 Jefferson Boulevard
Warwick, RI 02888

/s/ Marc D. Wallick
Marc D. Wallick, Esq.
51 Jefferson Boulevard, 1st Floor
Warwick, RI 02888
(401) 461-0100
wallicklaw@aol.com

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CERTIFICATION

I hereby certify that on the 15th day of December, 2020, I electronically filed the Order with the Clerk of the Bankruptcy Court for the District of Rhode Island using the CM/ECF System. The following participants have received notice electronically: Office of the US Trustee, Janet Goldman, Esq., John Boyajian, Esq., Daniel Burgoyne, Esq. and Lynda L. Lang, Esq., and I hereby certify that I have mailed by United States Postal Service, postage prepaid, the document and a copy of the Notice of Electronic Filing to the following:

Deborah Owen
44 Raven Circle
Cranston, RI 02921

Michael Owen
44 Raven Circle
Cranston, RI 02921

American Express
Co Becket & Lee
P.O. Box 3001
Malvern, PA 19355

PRA Receivables Management LLC
P.O. Box 41021
Norfolk, VA 23541

/s/ Dawn Perenti
Dawn Perenti